

Information to identify the case:

Debtor 1	Donald K. Masdea Jr.	Social Security number or ITIN	xxx-xx-6394
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Michele R. Masdea	Social Security number or ITIN	xxx-xx-8588
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-22116-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald K. Masdea Jr.
aka Donald K. Masdea

Michele R. Masdea
aka Michele R. Simon

9/30/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Donald K. Masdea, Jr.
Michele R. Masdea
DebtorsCase No. 14-22116-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
Form ID: 3180WPage 1 of 3
Total Noticed: 48

Date Rcvd: Sep 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2019.

db/jdb +Donald K. Masdea, Jr., Michele R. Masdea, 532 Justus Street, Carnegie, PA 15106-2011
cr +Beneficial Consumer Discount Company, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860
13898325 +Borough of Carnegie, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
Pittsburgh, PA 15219-6101
13898324 +Borough of Carnegie/Carlynton SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
Pittsburgh, PA 15219-6101
13860014 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot, P.O. Box 182676, Columbus, OH 43218-2675)
13860009 Citizens Bank, P.O. Box 42010, Providence, RI 02940-2010
13860013 GE Credit Retail Bank Mastercard, P.O. Box 530939, Atlanta, GA 30353-0939
13862161 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
13860021 PNC Bank Visa, P.O. Box 856177, Louisville, KY 40285-6177
13921427 +Peoples Natural Gas Co LLC Equitable Division, 225 North Shore Drive,
Pittsburgh, PA 15212-5860
13870271 +RBS Citizens, 443 Jefferson Boulevard RJW-135, Warwick, RI 02886-1321
14421444 +Wilmington Savings Fund Society, FSB, d, Serviced by Select Portfolio Servicing,,
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 01 2019 04:09:17 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

13899604 +E-mail/Text: bncmail@w-legal.com Oct 01 2019 04:09:48 ALTAIR OH XIII, LLC,
C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13917449 EDI: BECKLEE.COM Oct 01 2019 07:38:00 American Express Bank, FSB, c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
13859999 EDI: AMEREXPR.COM Oct 01 2019 07:38:00 American Express Corporation, P.O. Box 1270,
Newark, NJ 07101-1270
13860000 EDI: HFC.COM Oct 01 2019 07:38:00 Beneficial Mortgage Company, P.O. Box 5233,
Carol Stream, IL 60197-5233
13860001 EDI: RMSC.COM Oct 01 2019 07:38:00 Bill Me Later, P.O. box 105658,
Atlanta, GA 30348-5658
13896395 +E-mail/Text: bncmail@w-legal.com Oct 01 2019 04:09:48 CERASTES, LLC,
C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14224958 +E-mail/Text: bankruptcy@consumerportfolio.com Oct 01 2019 04:09:49
CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071
13860004 EDI: CAPITALONE.COM Oct 01 2019 07:38:00 Capital One Bank, P.O. Box 71107,
Charlotte, NC 28272-1107
13860002 EDI: CAPITALONE.COM Oct 01 2019 07:38:00 Capital One Bank, P.O. Box 71083,
Charlotte, NC 28272-1083
13919184 EDI: BL-BECKET.COM Oct 01 2019 07:38:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
13860006 EDI: CHASE.COM Oct 01 2019 07:38:00 Chase Bank, c/o Card Member Services,
P.O. Box 15153, Wilmington, DE 19886-5153
13860007 EDI: CHASE.COM Oct 01 2019 07:38:00 Chase Bank, c/o ARS National Services Inc.,
P.O. Box 463023, Escondido, CA 92046-3023
14674835 +EDI: CHRM.COM Oct 01 2019 07:38:00 Chrysler Capital, P.O. BOX 961275,
FORT WORTH, TX 76161-0275
13860010 EDI: RCSFNBMARIN.COM Oct 01 2019 07:38:00 Credit One Bank, P.O. Box 60500,
City of Industry, CA 91716-0500
13860010 E-mail/PDF: creditonebknofications@resurgent.com Oct 01 2019 04:12:54 Credit One Bank,
P.O. Box 60500, City of Industry, CA 91716-0500
13882931 +EDI: TSYS2.COM Oct 01 2019 07:38:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
13867686 EDI: DISCOVER.COM Oct 01 2019 07:38:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
13860011 EDI: DISCOVER.COM Oct 01 2019 07:38:00 Discover Card, P.O. Box 71084,
Charlotte, NC 28272-1084
13860012 EDI: WFNNB.COM Oct 01 2019 07:38:00 Fashion Bug, P.O. Box 659728,
San Antonio, TX 78265-9728
13927047 +EDI: HFC.COM Oct 01 2019 07:38:00 HSBC Mortgage Services, Inc., P.O. Box 21188,
Eagan, Minnesota 55121-0188
13860015 EDI: RMSC.COM Oct 01 2019 07:38:00 JC Penney, c/o GE Credit Bank, P.O. Box 960090,
Orlando, FL 32896-0090
13860016 E-mail/Text: bncnotices@becket-lee.com Oct 01 2019 04:08:38 Kohl's, P.O. Box 2983,
Milwaukee, WI 53201-2983
13934130 EDI: RESURGENT.COM Oct 01 2019 07:38:00 LVNV Funding, LLC its successors and assigns as,
assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

District/off: 0315-2

User: lfin
Form ID: 3180W

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Total Noticed: 48

Date Rcvd: Sep 30, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13934130 E-mail/PDF: resurgentbknofications@resurgent.com Oct 01 2019 04:12:56
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13860017 EDI: RMSC.COM Oct 01 2019 07:38:00 Lowe's, P.O. Box 530914, Atlanta, GA 30353-0914
13896897 EDI: MERRICKBANK.COM Oct 01 2019 07:38:00 MERRICK BANK, Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368
13860018 EDI: TSYS2.COM Oct 01 2019 07:38:00 Macy's, P.O. Box 183083, Columbus, OH 43218-3083
13860019 +EDI: MERRICKBANK.COM Oct 01 2019 07:38:00 Merrick Bank, P.O. Box 9201,
Old Bethpage, NY 11804-9001
13901979 EDI: PRA.COM Oct 01 2019 07:38:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13910570 EDI: Q3G.COM Oct 01 2019 07:38:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
13885536 EDI: Q3G.COM Oct 01 2019 07:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
13882333 +E-mail/Text: bncmail@w-legal.com Oct 01 2019 04:09:48 TD BANK USA, N.A.,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13860022 EDI: WTRRN BANK.COM Oct 01 2019 07:38:00 Target, P.O. Box 660170, Dallas, TX 75266-0170
13904692 +EDI: WFFC.COM Oct 01 2019 07:38:00 WELLS FARGO BANK, N.A.,
ATTENTION: BANKRUPTCY DEPARTMENT, MAC # D3347-014, 3476 STATEVIEW BOULEVARD,
FORT MILL, SC 29715-7203
13860023 EDI: RMSC.COM Oct 01 2019 07:38:00 Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
13860024 EDI: WFFC.COM Oct 01 2019 07:38:00 Wells Fargo Mortgage, P.O. Box 11701,
Newark, NJ 07101-4701

TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Beneficial Consumer Discount Company
cr Borough of Carnegie
cr Carlynton School District
cr Duquesne Light Company
cr Wells Fargo Bank, N.A.
cr Wilmington Savings Fund Society, FSB, d/b/a Christ
cr* +BENEFICIAL CONSUMER DISCOUNT COMPANY, 14841 Dallas Parkway, Suite 300,
Dallas, TX 75254-7883
cr* +Beneficial Consumer Discount Company, 14841 Dallas Parkway, Suite 300,
DALLAS, TX 75254-7883
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13860020* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: National Tire & Battery, c/o NTB Credit Plan, P.O. Box 183015,
Columbus, OH 43218)
13860003* Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
13860005* +Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
13860008* Chase Bank, c/o ARS National Services Inc., P.O. Box 463023, Escondido, CA 92046-3023
14151733* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
TOTALS: 6, * 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lfin
Form ID: 3180W

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Total Noticed: 48

Date Rcvd: Sep 30, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2019 at the address(es) listed below:

Celine P. DerKrikorian on behalf of Creditor Beneficial Consumer Discount Company
ecfmail@mwclaw.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1
bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Carnegie jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Carlynton School District jhunt@grblaw.com,
cnoroski@grblaw.com
Joseph P. Schalk on behalf of Creditor Wells Fargo Bank, N.A. jschalk@barley.com,
sromig@barley.com
Kenneth Steidl on behalf of Joint Debtor Michele R. Masdea julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com
Kenneth Steidl on behalf of Debtor Donald K. Masdea, Jr. julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 11